

Please type a plus sign (+) inside this box →

Under the paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

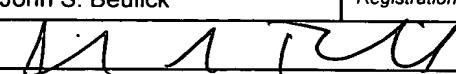
UTILITY PATENT APPLICATION TRANSMITTAL <small>for new nonprovisional applications under 37 CFR 1.53(b))</small>	Attorney Docket No.	RD-27,422
	First Named Inventor or Application Identifier	RD-27,422
	Title	METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO AN AUTOMATED LENDING SYSTEM
	Express Mail Label No.	EL048587072US

APPLICATION ELEMENTS <small>See MPEP chapter 600 concerning utility patent application contents.</small>		Assistant Commissioner for Patents Box Patent Application Washington, DC 20231	
1. <input checked="" type="checkbox"/> Fee Transmittal Form (e.g., PTO/SB/17) <small>(Submit an original, and a duplicate for fee processing)</small>		6. <input type="checkbox"/> Microfiche Computer Program (Appendix)	
2. <input checked="" type="checkbox"/> Specification <small>(Preferred arrangement set forth below)</small> <ul style="list-style-type: none"> - Descriptive title of the Invention - Cross References to Related Applications - Statement Regarding Fed sponsored R & D - Reference to Microfiche Appendix - Background of the Invention - Brief Summary of the Invention - Brief Description of the Drawings (if filed) - Detailed Description - Claim(s) - Abstract of the Disclosure 		7. <input type="checkbox"/> Nucleotide and/or Amino Acid Sequence Submission <small>(If applicable, all necessary)</small> <ul style="list-style-type: none"> a. <input type="checkbox"/> Computer Readable Copy b. <input type="checkbox"/> Paper Copy (identical to computer copy) c. <input type="checkbox"/> Statement verifying identity of above copies 	
3. <input checked="" type="checkbox"/> Drawing(s) (35 USC 113) [Total Sheets] 18		ACCOMPANYING APPLICATION PARTS	
4. Oath or Declaration [Total Pages] 18		8. <input type="checkbox"/> Assignment Papers (cover sheet & document(s))	
a. <input type="checkbox"/> Newly executed (original or copy)		9. <input type="checkbox"/> 37 CFR 3.73(b) Statement <small>(when there is an assignee)</small>	
b. <input type="checkbox"/> Copy from a prior application (37 CFR 1.63(d)) <small>(for continuation/divisional with Box 17 completed)</small> <small>[Note Box 5 below]</small>		10. <input type="checkbox"/> English Translation Document (if applicable)	
i. <input type="checkbox"/> <u>DELETION OF INVENTOR(S)</u> <small>Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).</small>		11. <input type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449	
5. <input type="checkbox"/> Incorporation by Reference (useable if Box 4b is checked) <small>The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.</small>		12. <input type="checkbox"/> Preliminary Amendment	
17. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information: <small>Continuation Prior application information:</small> <input type="checkbox"/> <small>Divisional Examiner:</small> <input type="checkbox"/> <small>Continuation-in-part (CIP) Group/Art Unit:</small> <input type="checkbox"/>		13. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) <small>(Should be specifically itemized)</small>	
		14. <input type="checkbox"/> Small Entity Statement(s) <input type="checkbox"/> Statement filed in prior application, Status still proper and desired <small>(PTO/SB/09-12)</small>	
		15. <input type="checkbox"/> Certified Copy of Priority Document(s) <small>(If foreign priority is claimed)</small>	
		16. <input checked="" type="checkbox"/> Other: Certificate of Mailing By Express Mail	

*NOTE FOR ITEMS 1 & 14: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. §1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).

18. CORRESPONDENCE ADDRESS			
<input type="checkbox"/> Customer Number or Bar Code Label		<input type="checkbox"/> or <input checked="" type="checkbox"/> Correspondence address below <small>(Insert Customer No. or Attach bar code label here)</small>	

NAME	John S. Beulick		
	Armstrong Teasdale LLP		
ADDRESS	One Metropolitan Square, Suite 2600		
CITY	St. Louis	STATE	MO
COUNTRY	USA	TELEPHONE	(314) 621-5070
		ZIP CODE	63102-2740
		FAX	(314) 621-5065

Name (Print/type)	John S. Beulick	Registration No. (Attorney/Agent)	33,338
Signature			Date
			September 8, 1999

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

PATENT
RD-27,422

**CERTIFICATE OF MAILING BY EXPRESS MAIL TO
THE COMMISSIONER OF PATENTS AND TRADEMARKS**

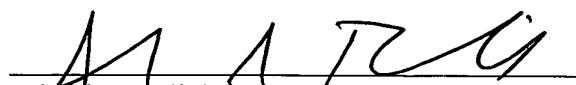
Express Mail mailing label number: EL048587072US

Date of Mailing: September 8, 1999

I certify that the attached utility patent application **identified by attorney docket number RD-27,422 for METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO AN AUTOMATED LENDING SYSTEM**, including:

- Thirty-five (35) pages of specification; two (2) pages of claims; one (1) page of abstract
- Eighteen (18) sheets of drawings
- Patent Application Transmittal (1 page)
- Fee Transmittal (in duplicate) (1 page)
- Certificate of Mailing Via Express Mail (1 page)
- Return post card

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box PATENT APPLICATION, Washington, D.C. 20231.


John S. Beulick, Reg. No. 33,338

Armstrong Teasdale LLP

One Metropolitan Square, Suite 2600

St. Louis, MO 63102

314/621-5070

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTAL		<i>Complete If Known</i>															
<p><i>Patent fees are subject to annual revision on October 1. These are the fees effective October 1, 1997. Small entity payments <u>must</u> be supported by a small entity statement, otherwise large entity fees must be paid. See Forms PTO/SB/09-12. See 37.C.F.R. §§ 1.27 and 1.28.</i></p>		<table border="1" style="width: 100%;"> <tr> <td>Application Number</td> <td></td> </tr> <tr> <td>Filing Date</td> <td></td> </tr> <tr> <td>First Named Inventor</td> <td>RD-27,422</td> </tr> <tr> <td>Group Art Unit</td> <td></td> </tr> <tr> <td>Examiner Name</td> <td></td> </tr> <tr> <td>TOTAL AMOUNT OF PAYMENT</td> <td>(\$760.00)</td> </tr> <tr> <td colspan="2">Attorney Docket Number</td> </tr> </table>		Application Number		Filing Date		First Named Inventor	RD-27,422	Group Art Unit		Examiner Name		TOTAL AMOUNT OF PAYMENT	(\$760.00)	Attorney Docket Number	
Application Number																	
Filing Date																	
First Named Inventor	RD-27,422																
Group Art Unit																	
Examiner Name																	
TOTAL AMOUNT OF PAYMENT	(\$760.00)																
Attorney Docket Number																	

METHOD OF PAYMENT (check one)		FEES CALCULATION (continued)																																																																																																																					
<p>1. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:</p> <p>Deposit Account Number 01-2384</p> <p>Deposit Account Name </p> <p><input checked="" type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17 <input type="checkbox"/> Charge the Issue Fee Set in 37 CFR 1.16 at the Mailing of the Notice of Allowance</p> <p>2. <input type="checkbox"/> Payment Enclosed: <input type="checkbox"/> Check <input type="checkbox"/> Money Order <input type="checkbox"/> Other</p>		<p>3. ADDITIONAL FEES</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Large Entity Fee Code (\$)</th> <th>Small Entity Fee Code (\$)</th> <th>Fee Description</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr><td>105</td><td>130</td><td>205 65 Surcharge - late filing fee or oath</td><td> </td></tr> <tr><td>127</td><td>50</td><td>227 25 Surcharge-late provisional filing fee or cover sheet</td><td> </td></tr> <tr><td>139</td><td>130</td><td>139 130 Non-English specification</td><td> </td></tr> <tr><td>147</td><td>2,520</td><td>147 2,520 For filing a request for reexamination</td><td> </td></tr> <tr><td>112</td><td>920*</td><td>112 920* Requesting publication of SIR prior to Examiner action</td><td> </td></tr> <tr><td>113</td><td>1,840*</td><td>113 1,840* Requesting publication of SIR after Examiner action</td><td> </td></tr> <tr><td>115</td><td>110</td><td>215 55 Extension for reply within first month</td><td> </td></tr> <tr><td>116</td><td>400</td><td>216 200 Extension for reply within second month</td><td> </td></tr> <tr><td>117</td><td>950</td><td>217 475 Extension for reply within third month</td><td> </td></tr> <tr><td>118</td><td>1,510</td><td>218 755 Extension for reply within fourth month</td><td> </td></tr> <tr><td>128</td><td>2,060</td><td>228 1,030 Extension for reply within fifth month</td><td> </td></tr> <tr><td>119</td><td>310</td><td>219 155 Notice of Appeal</td><td> </td></tr> <tr><td>120</td><td>310</td><td>220 155 Filing a brief in support of an appeal</td><td> </td></tr> <tr><td>121</td><td>270</td><td>221 135 Request for oral hearing</td><td> </td></tr> <tr><td>138</td><td>1,510</td><td>138 1,510 Petition to institute a public use proceeding</td><td> </td></tr> <tr><td>140</td><td>110</td><td>240 55 Petition to revive - unavoidable</td><td> </td></tr> <tr><td>141</td><td>1,320</td><td>241 660 Petition to revive - unintentional</td><td> </td></tr> <tr><td>142</td><td>1,320</td><td>242 660 Utility issue fee (or reissue)</td><td> </td></tr> <tr><td>143</td><td>450</td><td>243 225 Design issue fee</td><td> </td></tr> <tr><td>144</td><td>670</td><td>244 335 Plant issue fee</td><td> </td></tr> <tr><td>122</td><td>130</td><td>122 130 Petitions to the Commissioner</td><td> </td></tr> <tr><td>123</td><td>50</td><td>123 50 Petitions related to provisional applications</td><td> </td></tr> <tr><td>126</td><td>240</td><td>126 240 Submission of Information</td><td> </td></tr> <tr><td>581</td><td>40</td><td>581 40 Recording each patent assignment per property (times number of properties)</td><td> </td></tr> <tr><td>146</td><td>790</td><td>246 395 Filing a submission after final rejection (37 CFR 1.129(a))</td><td> </td></tr> <tr><td>149</td><td>790</td><td>249 395 For each additional invention to be examined (37 CFR 1.129(b))</td><td> </td></tr> <tr><td colspan="2">Other fee (specify) </td><td colspan="2"> </td></tr> <tr><td colspan="2">Other fee (specify) </td><td colspan="2"> </td></tr> </tbody> </table>		Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid	105	130	205 65 Surcharge - late filing fee or oath	 	127	50	227 25 Surcharge-late provisional filing fee or cover sheet	 	139	130	139 130 Non-English specification	 	147	2,520	147 2,520 For filing a request for reexamination	 	112	920*	112 920* Requesting publication of SIR prior to Examiner action	 	113	1,840*	113 1,840* Requesting publication of SIR after Examiner action	 	115	110	215 55 Extension for reply within first month	 	116	400	216 200 Extension for reply within second month	 	117	950	217 475 Extension for reply within third month	 	118	1,510	218 755 Extension for reply within fourth month	 	128	2,060	228 1,030 Extension for reply within fifth month	 	119	310	219 155 Notice of Appeal	 	120	310	220 155 Filing a brief in support of an appeal	 	121	270	221 135 Request for oral hearing	 	138	1,510	138 1,510 Petition to institute a public use proceeding	 	140	110	240 55 Petition to revive - unavoidable	 	141	1,320	241 660 Petition to revive - unintentional	 	142	1,320	242 660 Utility issue fee (or reissue)	 	143	450	243 225 Design issue fee	 	144	670	244 335 Plant issue fee	 	122	130	122 130 Petitions to the Commissioner	 	123	50	123 50 Petitions related to provisional applications	 	126	240	126 240 Submission of Information	 	581	40	581 40 Recording each patent assignment per property (times number of properties)	 	146	790	246 395 Filing a submission after final rejection (37 CFR 1.129(a))	 	149	790	249 395 For each additional invention to be examined (37 CFR 1.129(b))	 	Other fee (specify) 		 		Other fee (specify) 		 	
Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid																																																																																																																				
105	130	205 65 Surcharge - late filing fee or oath	 																																																																																																																				
127	50	227 25 Surcharge-late provisional filing fee or cover sheet	 																																																																																																																				
139	130	139 130 Non-English specification	 																																																																																																																				
147	2,520	147 2,520 For filing a request for reexamination	 																																																																																																																				
112	920*	112 920* Requesting publication of SIR prior to Examiner action	 																																																																																																																				
113	1,840*	113 1,840* Requesting publication of SIR after Examiner action	 																																																																																																																				
115	110	215 55 Extension for reply within first month	 																																																																																																																				
116	400	216 200 Extension for reply within second month	 																																																																																																																				
117	950	217 475 Extension for reply within third month	 																																																																																																																				
118	1,510	218 755 Extension for reply within fourth month	 																																																																																																																				
128	2,060	228 1,030 Extension for reply within fifth month	 																																																																																																																				
119	310	219 155 Notice of Appeal	 																																																																																																																				
120	310	220 155 Filing a brief in support of an appeal	 																																																																																																																				
121	270	221 135 Request for oral hearing	 																																																																																																																				
138	1,510	138 1,510 Petition to institute a public use proceeding	 																																																																																																																				
140	110	240 55 Petition to revive - unavoidable	 																																																																																																																				
141	1,320	241 660 Petition to revive - unintentional	 																																																																																																																				
142	1,320	242 660 Utility issue fee (or reissue)	 																																																																																																																				
143	450	243 225 Design issue fee	 																																																																																																																				
144	670	244 335 Plant issue fee	 																																																																																																																				
122	130	122 130 Petitions to the Commissioner	 																																																																																																																				
123	50	123 50 Petitions related to provisional applications	 																																																																																																																				
126	240	126 240 Submission of Information	 																																																																																																																				
581	40	581 40 Recording each patent assignment per property (times number of properties)	 																																																																																																																				
146	790	246 395 Filing a submission after final rejection (37 CFR 1.129(a))	 																																																																																																																				
149	790	249 395 For each additional invention to be examined (37 CFR 1.129(b))	 																																																																																																																				
Other fee (specify) 		 																																																																																																																					
Other fee (specify) 		 																																																																																																																					
<p>1. FILING FEE</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Large Entity Fee Code (\$)</th> <th>Small Entity Fee Code (\$)</th> <th>Fee Description</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr><td>101</td><td>790</td><td>201 395 Utility filing fee</td><td>760.00</td></tr> <tr><td>106</td><td>330</td><td>206 165 Design filing fee</td><td> </td></tr> <tr><td>107</td><td>540</td><td>207 270 Plant filing fee</td><td> </td></tr> <tr><td>108</td><td>790</td><td>208 395 Reissue filing fee</td><td> </td></tr> <tr><td>114</td><td>150</td><td>214 75 Provisional filing fee</td><td> </td></tr> <tr><td colspan="2"></td><td>SUBTOTAL (1)</td><td>(\$ 760.00)</td></tr> </tbody> </table>		Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid	101	790	201 395 Utility filing fee	760.00	106	330	206 165 Design filing fee	 	107	540	207 270 Plant filing fee	 	108	790	208 395 Reissue filing fee	 	114	150	214 75 Provisional filing fee	 			SUBTOTAL (1)	(\$ 760.00)	<p>2. CLAIMS</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Total Claims</th> <th>Independent Claims</th> <th>Extra</th> <th>Fee from below</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr><td>9</td><td>3</td><td>- 20</td><td>= 0</td><td>0</td></tr> <tr><td>3</td><td></td><td>- 3</td><td>= 0</td><td>0</td></tr> <tr><td colspan="2">Multiple Dependent Claims</td><td>x</td><td>x</td><td>0</td></tr> </tbody> </table> <p>Large Entity Fee Code (\$)</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Large Entity Fee Code (\$)</th> <th>Small Entity Fee Code (\$)</th> <th>Fee Description</th> </tr> </thead> <tbody> <tr><td>103</td><td>22</td><td>201 11 Claims in excess of 20</td></tr> <tr><td>102</td><td>82</td><td>202 41 Independent claims in excess of 3</td></tr> <tr><td>104</td><td>270</td><td>204 135 Multiple dependent claim</td></tr> <tr><td>109</td><td>82</td><td>209 41 Reissue independent claims over original patent</td></tr> <tr><td>110</td><td>22</td><td>210 11 Reissue claims in excess of 20 and over original patent</td></tr> <tr><td colspan="2"></td><td>SUBTOTAL (2)</td><td>(\$ 0)</td></tr> </tbody> </table>		Total Claims	Independent Claims	Extra	Fee from below	Fee Paid	9	3	- 20	= 0	0	3		- 3	= 0	0	Multiple Dependent Claims		x	x	0	Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	103	22	201 11 Claims in excess of 20	102	82	202 41 Independent claims in excess of 3	104	270	204 135 Multiple dependent claim	109	82	209 41 Reissue independent claims over original patent	110	22	210 11 Reissue claims in excess of 20 and over original patent			SUBTOTAL (2)	(\$ 0)																																														
Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid																																																																																																																				
101	790	201 395 Utility filing fee	760.00																																																																																																																				
106	330	206 165 Design filing fee	 																																																																																																																				
107	540	207 270 Plant filing fee	 																																																																																																																				
108	790	208 395 Reissue filing fee	 																																																																																																																				
114	150	214 75 Provisional filing fee	 																																																																																																																				
		SUBTOTAL (1)	(\$ 760.00)																																																																																																																				
Total Claims	Independent Claims	Extra	Fee from below	Fee Paid																																																																																																																			
9	3	- 20	= 0	0																																																																																																																			
3		- 3	= 0	0																																																																																																																			
Multiple Dependent Claims		x	x	0																																																																																																																			
Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description																																																																																																																					
103	22	201 11 Claims in excess of 20																																																																																																																					
102	82	202 41 Independent claims in excess of 3																																																																																																																					
104	270	204 135 Multiple dependent claim																																																																																																																					
109	82	209 41 Reissue independent claims over original patent																																																																																																																					
110	22	210 11 Reissue claims in excess of 20 and over original patent																																																																																																																					
		SUBTOTAL (2)	(\$ 0)																																																																																																																				

SUBMITTED BY		<i>Complete (if applicable)</i>	
Typed or Printed Name	John S. Beulick		Reg. Number
Signature		Date	9/8/99
		Deposit Account User ID	

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.